
Appendix A: Confidential BHCPR Pages

This appendix contains the confidential portion of the regulatory BHCPR.

month yyyy ***** INTERNAL FR/CONFIDENTIAL *****
BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
RICHMOND, VA

BANK HOLDING COMPANY INFORMATION

RSSD NUMBER: 1234567
FEDERAL RESERVE DISTRICT: 5
CONSOLIDATED ASSETS (\$000): 14,928,373
PEER GROUP NUMBER: 01 NUMBER IN PEER GROUP: 60
NUMBER OF BANK SUBSIDIARIES: 3

PEER GROUP NUMBER	DESCRIPTION
01	CONS ASSETS EQUAL TO OR GREATER THAN \$10 BIL
02	CONS ASSETS BETWEEN \$3 BIL AND \$10 BIL
03	CONS ASSETS BETWEEN \$1 BIL AND \$3 BIL
04	CONS ASSETS BETWEEN \$500 MIL AND \$1 BIL
05	CONS ASSETS BETWEEN \$300 MIL AND \$500 MIL
06	CONS ASSETS BETWEEN \$150 MIL AND \$300 MIL
07*	CONSOLIDATED ASSETS LESS THAN \$150 MILLION
09	ATYPICAL AND SECOND-TIER BANK HOLDING COMPANIES

ADDRESSEE:

CHIEF EXECUTIVE OFFICER
SAMPLE BANK HOLDING COMPANY
2100 VIRGINIA AVENUE
RICHMOND, VA 99999

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

*INCLUDES ONLY BANK HOLDING COMPANIES WITH TWO OR MORE BANK SUBSIDIARIES AND THAT HAVE OUTSTANDING DEBT TO THE GENERAL PUBLIC OR ARE ENGAGED IN A NONBANK ACTIVITY INVOLVING FINANCIAL LEVERAGE OR ENGAGED IN CREDIT EXTENDING ACTIVITIES. PRIOR TO MARCH 1994, HOWEVER, THE PEER GROUP WAS COMPOSED OF ALL MULTI-BANK HOLDING COMPANIES.

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FOR INFORMATION ON ORDERING INDIVIDUAL OR PEER
GROUP REPORTS OR THE USER'S GUIDE, CONTACT THE
NATIONAL TECHNICAL INFORMATION SERVICE (NTIS) IN
SPRINGFIELD, VIRGINIA AT (703) 487-4650.

Introductory Page (Confidential)

The regulatory version of the Introductory Page contains a Table of Contents that includes four confidential BHCPR pages. The first two report pages parallel the public version of BHCPR pages 10 and 11: "Derivative Instruments" and "Derivatives Analysis." The other two confidential pages replace page 13, "Past Due and Nonaccrual

Assets," in the public version of the BHCPR and are entitled "Past Due and Nonaccrual Assets" (BHCPR page 13) and "Past Due and Nonaccrual Loans and Leases, by Loan Type" (BHCPR page 13A). See page 3-3 for a description of other information provided on the Introductory Page.

1025309 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

DERIVATIVE INSTRUMENTS (INTERNAL FR/CONFIDENTIAL)

PAGE 10

NOTIONAL AMOUNT(\$000)	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
DERIVATIVE CONTRACTS	962,525	1,304,121	825,745	1,332,692	1,304,550
INTEREST RATE CONTRACTS	63,500	461,076	151,079	499,077	673,237
FOREIGN EXCHANGE CONTRACTS	899,025	843,045	674,666	833,615	631,313
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
DERIVATIVES POSITION					
FUTURES AND FORWARDS	522,664	93,861	142,626	216,217	141,697
WRITTEN OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
PURCHASED OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
SWAPS	439,861	1,210,260	683,119	1,116,475	1,162,853
HELD FOR TRADING	554,551	321,288	394,978	427,566	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	554,551	321,288	394,978	427,566	0
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
NON-TRADED	407,974	982,833	430,767	905,126	1,304,550
INTEREST RATE CONTRACTS	63,500	461,076	151,079	499,077	673,237
FOREIGN EXCHANGE CONTRACTS	344,474	521,757	279,688	406,049	631,313
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	344,474	521,757	279,688	406,049	631,313
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	962,525	893,045	825,745	1,059,923	1,281,546
ONE YEAR OR LESS	949,025	843,045	825,745	833,615	631,313
OVER 1 YEAR TO 5 YEARS	13,500	50,000	0	226,308	650,233
OVER 5 YEARS	0	0	0	0	0
GROSS NEGATIVE FAIR VALUE (ABS VAL)	9,540	16,865	18,402	23,120	28,540
GROSS POSITIVE FAIR VALUE	18,152	26,580	13,781	32,521	25,644
HELD FOR TRADING	7,908	3,849	10,288	11,249	0
NON-TRADED	10,244	22,731	3,493	21,272	25,644
MEMO: MARKED-TO-MARKET	10,053	22,340	3,172	18,737	24,407
CURR CREDIT EXPOSURE ON RBC DERIV CONTR	18,152	26,189	13,781	35,205	339
CREDIT LOSSES ON OFF-BS DERIV CONTRACTS	0	0	0	0	0
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0	0	0	0	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
BOOK VALUE					
30-89 DAYS PAST DUE (CONFIDENTIAL)	####,###,###	####,###,###	####,###,###	####,###,###	####,###,###
90+ DAYS PAST DUE	0	0	0	0	0
REPLACEMENT COST					
30-89 DAYS PAST DUE (CONFIDENTIAL)	####,###,###	####,###,###	####,###,###	####,###,###	####,###,###
90+ DAYS PAST DUE	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE (DECR) IN INTEREST INCOME	2	-556	-1,347	-2,445	-3,170
DECREASE (INCR) IN INTEREST EXPENSE	0	0	0	0	0
NET INCR (DECR) IN NONINTEREST ALLOC	0	0	0	0	0
INCREASE (DECREASE) IN NET INCOME	2	-556	-1,347	-2,445	-3,170

Derivative Instruments (Confidential)

BHCPR page 10 provides the dollar amounts of off-balance-sheet derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, book value and replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Prior to March 1995, the items below display an "NA" except when otherwise indicated.

Derivative Contracts

The gross notional amount or par value of off-balance-sheet derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts. (Historical data are available for this item.)

Interest Rate Contracts

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors. (Historical data are available for this item.)

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal, forward foreign exchange contracts, currency futures, and currency options. (Historical data are available for this item.)

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized. (Historical data are available for this item.)

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written

portion of collars and corridors. (Historical data are available for this item.)

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors. (Historical data are available for this item.)

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are not reportable as either interest rate,

foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction. (Historical data are available for this item.)

Held for Trading

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes. Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities. Derivative instruments held for trading are generally accounted for at market value with gains and losses recognized in earnings.

Interest Rate Contracts (Held for Trading)

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Held for Trading)

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Held for Trading)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts (Non-Traded)

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

Memo: Marked-to-Market (Non-Traded)

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value with gains and losses recognized either in earnings or in equity capital.

Derivative Contracts (excluding futures and foreign exchange of 14 days or less)

The notional principal amounts of off-balance-sheet derivative contracts subject to risk-based capital require-

ments, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

One Year or Less

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over five years.

Gross Negative Fair Value (Absolute Value)

The total fair value of off-balance-sheet derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of off-balance-sheet derivative contracts with positive fair values.

Held for Trading (Gross Positive Fair Value)

The total fair value of off-balance-sheet derivative contracts held for trading that have a positive fair value.

*Non-Traded
(Gross Positive Fair Value)*

The total fair value of off-balance-sheet derivatives held for purposes other than trading that have a positive fair value.

*Memo: Marked-to-Market
(Gross Positive Fair Value)*

The total fair value of off-balance sheet derivative contracts held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of off-balance-sheet derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For off-balance-sheet contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet
Derivative Contracts*

The year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives. (Note: Prior to March 1996, an "NA" is displayed for this line item.)

*Net Unamortized Realized Gains (Loss)
on Off-Balance-Sheet Derivatives*

The net amount of unamortized *realized* deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or li-

bilities. The deferred gains or losses, which arise from derivatives that qualify as hedges of existing assets, liabilities, firm commitments or anticipated transactions, are generally amortized over the life of the hedged position. (Prior to March 1997, an "NA" is displayed for this item.)

Past Due Derivative Instruments

Book Value

30–89 Days Past Due (Confidential)

The book value of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts (carried on the bank holding company's balance sheet as assets) on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 30 to 89 days. (Historical data are available for this item.)

90+ Days Past Due

The book value of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts (carried on the bank holding company's balance sheet as assets) on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more. (Historical data are available for this item.)

Replacement Cost

30–89 Days Past Due (Confidential)

The positive replacement cost (i.e., the mark-to-market value) of interest rate, foreign exchange rate, or other off-balance-sheet commodity or equity contract on which a required payment is past due 30 days or more. (Historical data are available for this item.)

90+ Days Past Due

The positive replacement cost (i.e.,

mark-to-market value) of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more. (Historical data are available for this item.)

**Impact of Non-Traded
Derivative Contracts**

Increase (Decrease) in Interest Income

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust interest income from assets.

Decrease (Increase) in Interest Expense

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivative transactions used to hedge or adjust interest expense from liabilities.

*Net Increase (Decrease) in
Non-Interest Allocation*

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

Increase (Decrease) in Net Income

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from off-balance-sheet derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1025309 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

DERIVATIVES ANALYSIS (INTERNAL FR/CONFIDENTIAL)

PAGE 11

	mmmm yyyv			mmmm yyyv			yyyy			yyyy			yyyy		
PERCENT OF NOTIONAL AMOUNT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
INTEREST RATE CONTRACTS	6.60	83.73	3	35.36	81.31	6	18.30	82.25	6	37.45	78.27		51.61	80.18	
FOREIGN EXCHANGE CONTRACTS	93.40	15.64	96	64.64	18.23	95	81.70	17.23	93	62.55	21.30		48.39	19.46	
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.42	33	0.00	0.28	34	0.00	0.33	34	0.00	0.26		0.00	0.25	
FUTURES AND FORWARDS	54.30	35.67	75	7.20	33.27	16	17.27	36.88	30	16.22	35.44		10.86	30.87	
WRITTEN OPTIONS	0.00	7.11	14	0.00	8.51	9	0.00	6.64	13	0.00	7.65		0.00	7.04	
EXCHANGE-TRADED	0.00	0.91	36	0.00	1.41	31	0.00	0.69	36	0.00	0.67		0.00	0.61	
OVER-THE-COUNTER	0.00	6.20	15	0.00	7.10	10	0.00	5.68	16	0.00	6.71		0.00	6.24	
PURCHASED OPTIONS	0.00	13.21	8	0.00	14.43	7	0.00	11.94	8	0.00	14.69		0.00	17.15	
EXCHANGE-TRADED	0.00	1.39	31	0.00	1.09	26	0.00	0.97	32	0.00	1.07		0.00	1.36	
OVER-THE-COUNTER	0.00	11.81	9	0.00	12.98	7	0.00	10.68	10	0.00	12.87		0.00	15.19	
SWAPS	45.70	44.08	52	92.80	43.79	91	82.73	44.53	88	83.78	42.22		89.14	44.94	
HELD FOR TRADING	57.61	38.76	67	24.64	43.20	42	47.83	39.21	61	32.08	43.91		0.00	38.01	
INTEREST RATE CONTRACTS	0.00	25.04	16	0.00	27.44	13	0.00	24.21	16	0.00	26.07		0.00	21.42	
FOREIGN EXCHANGE CONTRACTS	57.61	13.27	95	24.64	15.35	75	47.83	14.60	90	32.08	17.45		0.00	16.28	
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.24	37	0.00	0.24	36	0.00	0.21	37	0.00	0.23		0.00	0.21	
NON-TRADED	42.39	61.24	32	75.36	56.80	57	52.17	60.79	38	67.92	56.09		100.00	61.99	
INTEREST RATE CONTRACTS	6.60	58.69	21	35.36	53.87	36	18.30	58.04	29	37.45	52.20		51.61	58.77	
FOREIGN EXCHANGE CONTRACTS	35.79	1.78	98	40.01	2.10	98	33.87	1.72	98	30.47	2.88		48.39	2.14	
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.10	40	0.00	0.02	42	0.00	0.12	41	0.00	0.02		0.00	0.02	
MEMO: MARKED-TO-MARKET	35.79	18.27	78	40.01	15.14	83	33.87	18.41	79	30.47	16.66		48.39	12.96	
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	100.00	83.39	85	68.48	80.61	19	100.00	82.42	88	79.53	83.31		98.24	82.97	
ONE YEAR OR LESS	98.60	40.13	93	64.64	40.99	83	100.00	41.63	97	62.55	42.49		48.39	39.39	
OVER 1 YEAR TO 5 YEARS	1.40	33.96	9	3.83	30.94	9	0.00	31.86	5	16.98	31.92		49.84	35.04	
OVER 5 YEARS	0.00	9.29	12	0.00	8.68	9	0.00	8.93	12	0.00	7.86		0.00	7.32	
GROSS NEGATIVE FAIR VALUE (ABS VAL)	0.99	0.68	73	1.29	0.61	81	2.23	0.88	93	1.73	0.70		2.19	0.71	
GROSS POSITIVE FAIR VALUE	1.89	0.95	91	2.04	1.11	90	1.67	1.27	72	2.44	1.10		1.97	0.84	
PERCENT OF TIER 1 CAPITAL:															
GROSS NEGATIVE FAIR VALUE, ABS VAL(X)	0.01	0.36	45	0.02	0.35	51	0.02	0.44	50	0.02	0.37		0.03	0.38	
GROSS POSITIVE FAIR VALUE (X)	0.02	0.32	46	0.02	0.37	43	0.01	0.46	32	0.03	0.39		0.02	0.38	
HELD FOR TRADING (X)	0.01	0.30	55	0.00	0.34	41	0.01	0.42	54	0.01	0.36		0.00	0.36	
NON-TRADED (X)	0.01	0.03	49	0.02	0.03	58	0.00	0.04	27	0.02	0.03		0.02	0.02	
NON-TRADED MARKED-TO-MARKET (X)	0.01	0.01	86	0.02	0.00	91	0.00	0.00	75	0.02	0.00		0.02	0.00	
CURR CREDIT EXPOSURE (X)	0.02	0.13	46	0.02	0.17	46	0.01	0.19	34	0.03	0.20		0.00	0.14	
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.00	0.00	47	0.00	0.01	45	0.00	0.04	45	0.00	0.01		0.00	0.00	
NET UNAMORT REALIZED G/L, OBS DERIV	0.00	0.15	39	0.00	0.01	45	0.00	0.17	39	0.00	0.04		NA	NA	
PAST DUE DERIVATIVE INSTRUMENTS:															
30-89 DAYS PD, BOOK VALUE (CONF)	#####	#####	###	#####	#####	###	#####	#####	###	#####	#####	###	#####	#####	###
30-89 DAYS PD, REPL COST (CONF)	#####	#####	###	#####	#####	###	#####	#####	###	#####	#####	###	#####	#####	###
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	48	0.00	0.00	49	0.00	0.00	49	0.00	0.00		0.00	0.00	
90+ DAYS PD, REPLACEMENT COST	0.00	0.00	49	0.00	0.00	48	0.00	0.00	49	0.00	0.00		0.00	0.00	
OTHER RATIOS:															
CURR CREDIT EXPOSURE/RISK WTD ASTS	0.16	1.13	48	0.24	1.56	46	0.12	1.61	36	0.32	1.75		0.00	1.33	
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.00	0.02	47	0.00	0.10	45	0.00	0.38	45	0.00	0.04		0.00	0.00	
IMPACT OF NONTRADED DERIV CONTRACTS:															
INCR(DECR) IN INTEREST INC/NET INC	0.01	2.18	44	-1.63	1.22	9	-1.26	1.37	10	-1.75	0.54		-2.38	-0.08	
DECR (INCR) IN INT EXPENSE/NET INC	0.00	1.78	30	0.00	1.44	28	0.00	1.13	28	0.00	1.33		0.00	0.84	
NET INCR(DECR)NONINT ALLOC/NET INC	0.00	0.02	45	0.00	-0.42	50	0.00	-0.54	50	0.00	0.18		0.00	0.01	
INCR (DECR)IN NET INCOME/NET INC	0.01	3.73	30	-1.63	1.35	16	-1.26	1.88	13	-1.75	2.06		-2.38	0.73	

Derivatives Analysis (Confidential)

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of off-balance sheet derivative contracts, Tier 1 capital, and net income. Two additional ratios relate current credit exposure and credit losses on off-balance-sheet derivative contracts to risk-weighted assets and total credit allowance, respectively.

Prior to March 1995, the ratios below display an "NA" except when otherwise indicated.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Futures and Forwards (Percent of Notional Amount)

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Written Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded written options divided by the total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Written Options) (Percent of Notional Amount)

The aggregate par value of purchased options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Interest Rate Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Foreign Exchange Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of foreign exchange contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and
Other Derivative Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Marked-to-Market
(Non-Traded)
(Percent of Notional Amount)*

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (excluding
futures and foreign exchange of 14 days
or less)
(Percent of Notional Amount)*

The notional principal amounts of off-balance-sheet derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital require-

ments that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value (Absolute
Value)
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

*Gross Negative Fair Value (Absolute
Value)
(Number of Times)*

The absolute value of the total negative fair value of all derivative con-

tracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value
(Number of Times)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading
(Number of Times)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded
(Gross Positive Fair Value)
(Number of Times)*

The total positive fair value of all derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded Marked-to-Market
(Gross Positive Fair Value)
(Number of Times)*

The total positive fair value of all derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on
Risk-Based Capital Derivative
Contracts
(Number of Times)*

The current credit exposure of off-balance-sheet derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Credit Losses on Off-Balance-Sheet
Derivatives
(Percent of Tier 1 Capital)*

Year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives divided by Tier 1 capital. (Note: This ratio displays an "NA" for periods prior to March 1996.)

*Net Unamortized Realized Gains
(Losses) on Off-Balance-Sheet
Derivatives
(Percent of Tier 1 Capital)*

The net amount of unamortized realized deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or liabilities divided by Tier 1 capital. Prior to March 1997, this ratio displays an "NA."

Past Due Derivative Instruments

*30–89 Days Past Due (Book Value)
(Percent of Tier 1 Capital)*

The book value of derivative contracts (carried on the bank holding company's balance sheet as assets) on which the required payment is due and unpaid for 30 to 89 days divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

*90+ Days Past Due (Book Value)
(Percent of Tier 1 Capital)*

The book value of derivative con-

tracts (carried on the bank holding company's balance sheet as assets) on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

*30–89 Days Past Due
(Replacement Cost)
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 30 to 89 days divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

*90+ Days Past Due (Replacement Cost)
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

Other Ratios

*Current Credit Exposure/
Risk-Weighted Assets*

The current credit exposure of off-balance-sheet derivatives covered by the risk-based capital standards divided by risk-weighted assets. Prior to March 1995, this ratio displays an "NA."

*Credit Losses on Off-Balance-Sheet
Derivatives/Credit Allowance*

Credit losses on off-balance-sheet derivatives divided by the allowance

for credit losses. (Note: This ratio displays an "NA" for periods prior to March 1996.)

**Impact of Non-Traded
Derivative Contracts**

*Increase (Decrease) in Interest Income/
Net Income*

The increase (or decrease) in interest income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

*Decrease (Increase) in Interest
Expense/Net Income*

The increase (or decrease) in interest expense generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

*Net Increase (Decrease) in
Non-Interest Allocation/Net Income*

The increase (or decrease) in net non-interest income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

*Increase (Decrease) in Net Income/
Net Income*

The increase (or decrease) in net income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

1025309 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

PAST DUE AND NONACCRUAL ASSETS (INTERNAL FR/CONFIDENTIAL)

PAGE 13

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	mmm yyyy			mmm yyyy			yyyy			yyyy			yyyy		
30-89 DAYS PAST DUE LNS&LS (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
90 DAYS AND OVER PAST DUE LNS&LS	21,731			24,351			20,798			25,008			34,866		
NONACCRUAL LOANS AND LEASES	157,090			86,793			131,885			89,252			72,434		
TOTAL PD & NONACCR LNS&LS (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
RESTR 30-89 DAYS PAST DUE (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
RESTR 90+ DAYS PAST DUE (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
RESTR NONACCRUAL (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
TOTAL RESTR LNS&LS, INCL ABOVE (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
RESTR LOANS AND LEASES IN COMPLIANCE	17,302			1,639			45,463			1,639			0		
REAL ESTATE ACQUIRED (REACQ)	6,225			6,131			5,648			6,151			10,711		
OTHER ASSETS:															
30-89 DAYS PAST DUE (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
90+ DAYS PAST DUE	0			0			0			0			0		
NONACCRUAL	0			0			0			0			0		
TOTAL OTH ASTS PD & NONACCR (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
PERCENT OF LOANS AND LEASES	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT
30-89 DAYS PD LOANS & LEASES (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
90+ DAYS PAST DUE LOANS AND LEASES	0.23	0.22	57	0.26	0.26	60	0.22	0.23	54	0.27	0.28	0.41	0.29		
NONACCRUAL LOANS AND LEASES	1.67	0.63	95	0.93	0.56	91	1.37	0.59	90	0.96	0.55	0.85	0.62		
90+ DAYS PD AND NONACCRUAL LNS&LS	1.90	0.86	93	1.20	0.82	90	1.58	0.84	90	1.23	0.83	1.25	1.04		
30-89 DAYS PD RESTRUCTURED (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
90+ DAYS PD RESTRUCTURED (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
NONACCRUAL RESTRUCTURED (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRUAL															
30-89 DAYS PAST DUE ASSETS (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
90+ DAYS PAST DUE ASSETS	0.25	0.23	55	0.26	0.26	60	0.22	0.23	54	0.27	0.28	0.41	0.29		
NONACCRUAL ASSETS	1.67	0.69	91	0.93	0.61	90	1.37	0.64	88	0.96	0.58	0.85	0.63		
30+ DAYS PD & NONACCR ASSETS (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
PERCENT OF TOTAL ASSETS															
90+ DAYS PD AND NONACCRUAL ASTS	1.20	0.54	95	0.75	0.53	83	1.02	0.53	91	0.76	0.53	0.77	0.66		
90+ PD & NONACCRUAL ASTS + OREO	1.24	0.60	95	0.79	0.59	83	1.05	0.58	91	0.80	0.60	0.84	0.75		
RESTRUCTURED & NONACCRUAL LNS&LS															
+ REAL ESTATE ACQ AS PERCENT OF:															
TOTAL ASSETS (CONFIDENTIAL)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
ALLOWANCE FOR LNS&LS LOSSES (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
EQUITY CAP + ALLOW FOR CR LOSSES (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
TIER 1 CAP + ALLOW FOR CR LOSSES (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###
LOANS & LEASES + RE ACQUIRED (CONF)	###	###	###	###	###	###	###	###	###	###	###	###	###	###	###

Past Due and Nonaccrual Assets (Confidential)

BHCPR page 13 provides the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus allowance for credit losses, Tier 1 capital plus allowance for credit losses, and loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information provided on this report page is derived from Schedule HC-H of the FR Y-9C. (See Appendix F.)

30 Days and over Past Due and Nonaccrual Assets (\$000)

30 to 89 Days Past Due Loans and Leases (Confidential)

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

90 Days and over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Total Past Due and Nonaccrual Loans and Leases (Confidential)

Loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and carried in nonaccrual status.

Restructured Loans and Leases, 30 to 89 Days Past Due (Confidential)

Restructured or renegotiated loans and leases classified as 30 to 89 days past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, 90 Days and over Past Due (Confidential)

Restructured or renegotiated loans and leases classified as 90 days or more past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, Nonaccrual (Confidential)

Restructured or renegotiated loans and leases in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Total Restructured Loans and Leases, Included Above (Confidential)

Restructured loans and lease financing receivables that are 30 days or more past due or in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family and other personal expenditures.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

Real Estate Acquired (REACQ)

Real estate acquired in satisfaction of debts previously contracted. This item includes investments, loans, sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the BHC or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

Other Assets

30 to 89 Days Past Due (Confidential)

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Nonaccrual

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

Total Other Assets 30 Days and over Past Due and Nonaccrual (Confidential)

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

Percent of Loans and Leases

30 to 89 Days Past Due Loans and Leases (Confidential) (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

90 Days and over Past Due Loans and Leases (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans and Leases (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

90 Days and over Past Due and Nonaccrual Loans and Leases (Percent of Loans and Leases)

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Restructured Loans and Leases (Confidential) (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 30 to 89 days past due divided by loans and leases, net of unearned income.

90 Days and over Past Due Restructured Loans and Leases (Confidential) (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

Nonaccrual Restructured Loans and Leases (Confidential) (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

Percent of Loans and Leases Plus Other Assets 30 Days and over Past Due and Nonaccrual

30 to 89 Days Past Due Assets (Confidential) (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

90 Days and over Past Due Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Nonaccrual Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets that are in nonaccrual status divided

by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

30 Days and over Past Due and Nonaccrual Assets (Confidential) (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Percent of Total Assets

90 Days and over Past Due and Nonaccrual Assets (Percent of Total Assets)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

90 Days and over Past Due and Nonaccrual Assets Plus Other Real Estate Owned (Percent of Total Assets)

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status and other real estate owned divided by total assets.

Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of

(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of) Total Assets (Confidential)

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by total assets.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Allowance for Loan and Lease Losses
(Confidential)*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses including the allocated transfer risk reserve.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Equity Capital Plus Allowance for Credit Losses (Confidential)*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and allowance for credit losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Tier 1 Capital Plus Allowance for Credit Losses (Confidential)*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and allowance for credit losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Loans and Leases Plus Real Estate Acquired (Confidential)*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.

1025309 SAMPLE BANK HOLDING COMPANY
RICHMOND VA FR DIS: 5
ASSETS: 14,928,373 PEER: 01

PAST DUE AND NONACCRUAL LOANS AND LEASES (INTERNAL FR/CONFIDENTIAL)

PAGE 13A

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

			mmmm			mmmm			yyyy			yyyy			yyyy			
LNS&LS AS A PERCENT OF LOAN TYPE			BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
REAL ESTATE	-	30-89 DAYS PD (CONF)	0.09	0.22	37	0.25	0.18	71	0.11	0.22	41	0.17	0.19	0.33	0.07	0.19	0.33	0.21
	-	90+ DAYS PAST DUE	1.64	0.67	93	1.01	0.78	71	1.06	0.67	85	0.82	0.86	0.71	0.95	0.82	0.86	0.95
	-	NONACCRUAL	0.33	0.10	91	0.15	0.07	99	0.15	0.09	90	0.15	0.09	0.15	0.09	0.15	0.09	0.15
COML & INDL	-	30-89 DAYS PD (CONF)	0.41	0.82	96	0.95	0.67	78	0.96	0.75	95	1.33	0.61	1.04	0.72	0.61	1.04	0.72
	-	90+ DAYS PAST DUE	0.83	0.58	78	0.91	0.70	68	0.85	0.66	74	1.00	0.72	1.08	0.80	0.72	1.08	0.80
	-	NONACCRUAL	0.54	0.35	75	0.84	0.26	88	0.76	0.30	88	0.78	0.25	1.01	0.20	0.78	0.25	1.01
INDIVIDUALS	-	30-89 DAYS PD (CONF)	0.00	0.05	44	0.00	0.00	50	0.00	0.00	49	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	-	90+ DAYS PAST DUE	0.00	0.17	41	0.00	0.03	43	0.00	0.09	41	0.00	0.03	0.00	0.03	0.00	0.03	0.00
	-	NONACCRUAL	0.20	0.20	64	0.08	0.19	66	0.00	0.08	28	0.00	0.13	0.04	0.20	0.08	0.13	0.04
DEP INST LNS	-	30-89 DAYS PD (CONF)	0.20	0.31	40	10.52	1.46	98	0.42	1.50	50	11.03	1.50	17.24	0.35	1.50	17.24	0.35
	-	90+ DAYS PAST DUE	0.00	0.31	45	0.00	0.00	50	0.00	0.00	50	0.00	0.00	NA	0.00	0.00	NA	0.00
	-	NONACCRUAL	0.00	0.40	38	0.00	0.06	45	0.00	1.74	40	0.00	0.06	NA	0.09	0.06	NA	0.09
AGRICULTURAL	-	30-89 DAYS PD (CONF)	0.03	0.13	39	0.01	0.07	35	0.05	0.11	53	0.06	0.07	0.08	0.08	0.06	0.07	0.08
	-	90+ DAYS PAST DUE	0.48	0.29	80	0.05	0.19	31	1.27	0.23	98	0.00	0.19	0.00	0.27	0.00	0.19	0.00
	-	NONACCRUAL																
MEMORANDA																		
1-4 FAMILY	-	30-89 DAYS PD(CONF)	0.15	0.30	40	0.23	0.22	58	0.18	0.29	43	0.29	0.24	0.29	0.26	0.29	0.24	0.26
	-	90+ DAYS PAST DUE	1.61	0.58	93	1.56	0.61	93	1.47	0.67	91	1.35	0.63	1.06	0.66	1.35	0.63	1.06
	-	NONACCRUAL	0.71	0.27	88	0.36	0.20	79	0.55	0.21	90	0.27	0.18	0.18	0.20	0.27	0.18	0.20
REVOLVING	-	30-89 DAYS PD(CONF)	0.04	0.17	33	0.02	0.16	25	0.05	0.21	34	0.08	0.15	0.03	0.17	0.05	0.15	0.03
	-	90+ DAYS PAST DUE	0.71	0.27	88	0.36	0.20	79	0.55	0.21	90	0.27	0.18	0.18	0.20	0.27	0.18	0.20
	-	NONACCRUAL	1.72	0.62	93	1.69	0.68	93	1.58	0.72	90	1.47	0.70	1.18	0.73	1.47	0.70	1.18
CLOSED-END	-	30-89 DAYS PD(CONF)	0.04	0.12	42	0.39	0.14	85	0.04	0.13	77	0.03	0.01	0.01	0.13	0.04	0.01	0.13
	-	90+ DAYS PAST DUE	1.60	0.88	89	0.51	1.18	36	0.68	0.94	54	0.23	1.24	0.35	1.53	0.23	1.24	0.35
	-	NONACCRUAL	0.05	0.17	53	0.00	0.14	21	0.15	0.11	69	0.00	0.19	0.18	0.13	0.00	0.19	0.18
COMMERCIAL RE	-	30-89 DAYS PD(CONF)	0.94	0.73	81	2.18	1.27	82	1.01	0.80	86	0.35	1.47	0.12	2.34	0.35	1.47	0.12
	-	90+ DAYS PAST DUE	0.00	0.09	30	0.00	0.04	31	0.00	0.15	30	0.00	0.05	0.00	0.08	0.00	0.05	0.00
	-	NONACCRUAL	0.00	0.76	10	0.00	0.95	5	0.00	0.74	9	0.36	0.89	0.00	1.14	0.36	0.89	0.00
CONST & DEV	-	30-89 DAYS PD(CONF)	0.04	0.09	40	0.51	0.15	90	0.00	0.11	27	0.04	0.14	0.70	0.14	0.04	0.14	0.70
	-	90+ DAYS PAST DUE	1.90	1.12	86	0.10	1.30	5	0.60	1.04	44	0.24	1.46	0.42	1.63	0.24	1.46	0.42
	-	NONACCRUAL	0.00	0.13	29	3.72	0.10	+	0.00	0.24	30	3.85	0.18	0.00	0.15	0.00	0.18	0.00
MULTIFAMILY	-	30-89 DAYS PD(CONF)	0.00	1.66	17	0.00	1.32	16	0.00	1.20	16	0.00	1.30	6.39	1.96	0.00	1.30	6.39
	-	90+ DAYS PAST DUE	0.00	0.09	30	0.00	0.04	31	0.00	0.15	30	0.00	0.05	0.00	0.08	0.00	0.05	0.00
	-	NONACCRUAL	0.01	0.45	60	0.28	0.14	84	0.05	0.40	67	0.21	0.14	0.09	0.00	0.21	0.14	0.09
NONFARM NRES	-	30-89 DAYS PD(CONF)	0.00	0.09	30	0.00	0.04	31	0.00	0.15	30	0.00	0.05	0.00	0.08	0.00	0.05	0.00
	-	90+ DAYS PAST DUE	0.04	0.09	40	0.51	0.15	90	0.00	0.11	27	0.04	0.14	0.70	0.14	0.04	0.14	0.70
	-	NONACCRUAL	1.90	1.12	86	0.10	1.30	5	0.60	1.04	44	0.24	1.46	0.42	1.63	0.24	1.46	0.42
FARMLAND	-	30-89 DAYS PD(CONF)	0.00	0.13	29	3.72	0.10	+	0.00	0.24	30	3.85	0.18	0.00	0.15	0.00	0.18	0.00
	-	90+ DAYS PAST DUE	0.00	1.66	17	0.00	1.32	16	0.00	1.20	16	0.00	1.30	6.39	1.96	0.00	1.30	6.39
	-	NONACCRUAL	0.01	0.45	60	0.28	0.14	84	0.05	0.40	67	0.21	0.14	0.09	0.00	0.21	0.14	0.09
CREDIT CARD	-	30-89 DAYS PD(CONF)	1.37	1.05	69	0.79	1.33	29	0.95	1.17	46	0.74	1.27	0.80	1.35	0.95	1.17	0.74
	-	90+ DAYS PAST DUE	0.01	0.45	60	0.28	0.14	84	0.05	0.40	67	0.21	0.14	0.09	0.00	0.21	0.14	0.09
	-	NONACCRUAL																

Past Due and Nonaccrual Loans and Leases, by Loan Type (Confidential)

BHCPR page 13A presents the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are derived from Schedule HC-H of the FR Y-9C.

30 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

Real Estate Loans—30 to 89 Days Past Due (Confidential)
(Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

Real Estate Loans—90 Days and over Past Due
(Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

Real Estate Loans—Nonaccrual
(Percent of Real Estate Loans)

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

Commercial and Industrial Loans—30 to 89 Days Past Due (Confidential)
(Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—90 Days and over Past Due
(Percent of Commercial and Industrial Loans)

Commercial and industrial loans on

which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—Nonaccrual
(Percent of Commercial and Industrial Loans)

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

Loans to Individuals—30 to 89 Days Past Due (Confidential)
(Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

Loans to Individuals—90 Days and over Past Due
(Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

Loans to Individuals—Nonaccrual
(Percent of Loans to Individuals)

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

Loans to Depository Institutions—30 to 89 Days Past Due (Confidential)
(Percent of Loans to Depository Institutions)

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—90 Days and over Past Due
(Percent of Loans to Depository Institutions)

Loans to depository institutions on

which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—Nonaccrual
(Percent of Loans to Depository Institutions)

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

Agricultural Loans—30 to 89 Days Past Due (Confidential)
(Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

Agricultural Loans—90 Days and over Past Due
(Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

Agricultural Loans—Nonaccrual
(Percent of Agricultural Loans)

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

Loans to Foreign Governments and Institutions—30 to 89 Days Past Due (Confidential)
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—90 Days and over Past Due

(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—Nonaccrual
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

Other Loans and Leases—30 to 89 Days Past Due (Confidential)
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by other loans and leases, net of unearned income.

Other Loans and Leases—90 Days and over Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided by other loans and leases, net of unearned income.

Other Loans and Leases—Nonaccrual
(Percent of Other Loans and Leases)

Other loans and leases in non-accrual status divided by other loans and leases, net of unearned income.

Memoranda

Real Estate Loans Secured by 1–4 Family—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured by 1–4 Family) (Confidential)

Real estate loans secured by one- to

four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—90 Days and over Past Due
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—Nonaccrual
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)
(Confidential)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and over Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due
(Percent of Closed-End 1–4 Family)
(Confidential)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and over Past Due
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Commercial Real Estate Loans—30 to 89 Days Past Due
(Percent of Commercial Real Estate Loans) (Confidential)

Commercial real estate loans consist-

ing of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
90 Days and over Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
Nonaccrual
(Percent of Commercial Real Estate
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—
30 to 89 Days Past Due
(Percent of Construction and Land
Development Loans) (Confidential)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
90 Days and over Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land develop-

ment loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
Nonaccrual (Percent of Construction
and Land Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—30 to 89 Days Past Due
(Percent of Multifamily Real Estate
Loans) (Confidential)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—90 Days and over Past
Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—30 to
89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)(Confidential)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by

the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—90 Days and
over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Real Estate Loans Secured by
Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured
by Farmland) (Confidential)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—90 Days and over Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—30 to 89 Days
Past Due
(Percent of Credit Card Loans)
(Confidential)*

Credit cards and related plans, including check credit and other revolving credit plans, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—90 Days and over
Past Due
(Percent of Credit Card Loans)*

Credit cards and related plans, including check credit and other revolving credit plans, on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit cards and related plans including check credit and other revolving credit plans divided by the outstanding balance of credit card loans, gross of unearned income.